



Choosing the Medicare Coverage That's Right for You

For patients with chronic retinal disease

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WHAT ARE YOUR MEDICARE CHOICES?

Original Medicare + Medigap¹⁻³

Original Medicare—also called Traditional Medicare—is provided by the government. It covers your health care in 2 main parts:

- **Part A:** Helps pay for things like staying in a hospital
- **Part B:** Covers services and medications that must be given by a doctor; for example, injections into your eye for retinal disease
 - You usually pay a monthly fee for Part B, a small amount first (called a deductible), and then 20% of the bill for most services
- **Part D:** An optional plan that helps pay for pharmacy medications
- Medigap (supplemental insurance) fills the “gaps” in Original Medicare by covering some or all of the deductibles and the 20% coinsurance. It works with Original Medicare

Medicare Advantage^{1,4}

Medicare Advantage—also called Part C—is a private health insurance option that bundles Medicare benefits.

- These plans include hospital services (Part A) and your doctor visits (Part B). Most also include pharmacy drug coverage (Part D)
- Many plans offer extra benefits
- You often need to use doctors and hospitals that are part of the plan’s network
- You still pay your Medicare Part B fee, plus other fees. These plans have a yearly limit on how much you pay for care
- You may need to get permission for your treatment (prior authorization) or have to try certain other medications first (step therapies)

Considerations for Original Medicare + Medigap^{1,5,6}

- ✓ **Doctor Choices:** You can see almost any doctor or hospital in the United States that takes Medicare, instead of being limited to a network
- ✓ **Medical Costs:** Medigap often pays the small amounts Original Medicare doesn’t cover, so your medical costs can be very low or even zero
- ✓ **Prior Authorizations:** Insurance preapproval is not required for the treatments that your doctor gives you in the clinic or hospital
- ✓ **Mandated Treatments:** No step therapies of certain medications required for your health conditions
- ✓ **Pharmacy Drug Coverage Not Included:** You’ll have to buy a separate plan for your prescription medicines

IF YOU HAVE CHRONIC RETINAL DISEASE OR OTHER HIGH-COST MEDICAL NEEDS, ORIGINAL MEDICARE MAY BE RIGHT FOR YOU^{1,2,7,8}

What to think about before choosing between Medicare Advantage and Original Medicare + Medigap:

- **Timing Is Key:** You can only choose a new plan during specific times of the year. Also, the best time to get Medigap is often when you first turn age 65, or within 12 months of joining a Medicare Advantage plan. This is when you have “Guaranteed Issue Rights” and cannot be turned down for health reasons^{7,8}
- **Health Can Affect Medigap:** If you want to choose Original Medicare + Medigap during a time when you don’t have Guaranteed Issue Rights, the Medigap insurance company can potentially deny coverage or charge higher premiums based on your health status²
- **Cost Trade-offs:** You’ll likely pay more each month for Original Medicare + Medigap, but you could pay much less (or nothing) when you get medical care¹

Compare your options¹

Original Medicare + Medigap		Medicare Advantage
You can see any doctor who takes Medicare	 Doctors	You might have to use doctors in a plan's list
Covers hospital and doctor visits. You'll likely need a separate plan for pharmacy medications	 What Is Covered	Covers hospital, doctor and medications all together
Can be more each month	 Cost	May be less each month

This information is for educational purposes only. It is not a recommendation or endorsement of any specific health plan or type of health plan. If you have questions about your choice of health plan, please consult your physician or another qualified professional.

CHOOSING MEDICARE PLANS

How do I choose a Medicare plan?

To choose a Medicare plan, you should call **1-800-MEDICARE** (1-800-633-4227).

There are 2 times each year you can choose coverage^{7,8}

Original Medicare Open Enrollment	Medicare Advantage Open Enrollment
October 15 to December 7	Open Enrollment Period
January 1 of the next year	Coverage Begins
If you change coverage on November 5, 2025, your coverage begins January 1, 2026	Example

Note: If you are in your first year of enrollment in a Medicare Advantage plan and decide it is not right for you, you may choose Original Medicare outside of these time periods.

Medigap Enrollment

To enroll in Medigap, you must have Medicare Part B. This Open Enrollment period starts the first month you have Original Medicare Part B and you're age 65 or older. If you miss the Medigap Open Enrollment period, you may have to pay more for a plan, have fewer options and may be denied by the health insurance company if you don't meet their medical underwriting requirements.⁹

Where can you go for more information?

Call Medicare at **1-800-MEDICARE (1-800-633-4227)** | Visit **Medicare.gov**

Still have questions? Visit the Genentech Patient Resource Center at **Genentech-Access.com** or call **(877) GENENTECH/(877) 436-3683**.

References: 1. Centers for Medicare & Medicaid Services. Understanding Medicare Advantage plans. Accessed July 17, 2025. <https://www.medicare.gov/publications/12026-understanding-medicare-advantage-plans.pdf> 2. Centers for Medicare & Medicaid Services. Get Medigap basics. Accessed July 17, 2025. <https://www.medicare.gov/health-drug-plans/medigap/basics> 3. Medicare.gov. Learn what Medigap covers. Accessed August 7, 2025. www.medicare.gov/health-drug-plans/medigap/basics/coverage 4. Centers for Medicare & Medicaid Services. Prior authorization and step therapy for Part B drugs in Medicare Advantage. Published August 7, 2018. Accessed August 11, 2025. https://www.cms.gov/medicare/health-plans/healthplansgeninfo/downloads/ma_step_therapy_hpms_memo_8_7_2018.pdf 5. Medicare.gov. Compare Original Medicare & Medicare Advantage. Accessed June 7, 2025. <https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/your-coverage-options/compare-original-medicare-medicare-advantage> 6. Centers for Medicare & Medicaid Services. Billing and coding: approved drugs and biologicals, includes cancer chemotherapeutic agents. Accessed August 11, 2025. <https://www.cms.gov/medicare-coverage-database/view/article.aspx?articleid=59576&ver=7&7> 7. American Society of Retina Specialists. Thinking about switching from Medicare Advantage to original Medicare? Here's what you need to know. Accessed June 12, 2025. <https://www.asrs.org/content/documents/thinking-about-switching-from-medicare-advantage-to-original-medicare.pdf> 8. Kaiser Family Foundation. How and when can I switch from Medicare Advantage to traditional Medicare? Is there a form I need to fill out? Can I make that change during the Medicare Open Enrollment period? Accessed June 12, 2025. <https://www.kff.org/faqs/medicare-open-enrollment-faqs/how-can-i-switch-from-medicare-advantage-to-traditional-medicare-is-there-a-form-i-need-to-fill-out/> 9. Medicare.gov. Get ready to buy. Accessed August 11, 2025. <https://www.medicare.gov/health-drug-plans/medigap/ready-to-buy>



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